



Order Filed on February 11, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**
Caption in compliance with D.N.J. LBR 9004-1(b)

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*Attorneys for NewRez LLC d/b/a Shellpoint
Mortgage Servicing*

In Re:

Cheryl A. Borowski

Debtor.

Case No. 19-29240-CMG

Chapter 13

ORDER RESOLVING DEBTOR'S MOTION TO REINSTATE THE STAY

The relief set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**.

DATED: February 11, 2021

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtor: Cheryl Borowski

Case No: 19-29240 (CMG)

Caption: Order Resolving Debtor's Motion to Reinstate the Stay

Movant:	<u>NewRez LLC d/b/a Shellpoint Mortgage Servicing ("Secured Creditor")</u>
Movant's Counsel:	<u>Hill Wallack LLP</u>
Debtor's Counsel:	<u>Eric Clayman, Esq.</u>
Property Involved ("Collateral"):	<u>85 Morningside Drive, Colonia, NJ 07067</u>

Relief sought:

- ✓ Motion to Reinstate Stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Debtor's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor was overdue for a Lump Sum payment in the amount of \$7,925.78 and 5 months, from 08/01/2020 to 12/01/20 in the amount of \$1,981.63 each less suspense of (\$6,537.11) for a total due of \$11,296.82.
- After filing of the motion, Debtor became due for the month of 01/01/2021 in the amount of \$1,981.63 for a total due of \$13,278.45.
- Movant acknowledges receipt of payments: (1) in the amount of \$2,000.00 on December 16, 2020 and (2) in the amount of \$11,296.82 on January 5, 2021.

Total Arrearages Due \$0.00

2. Debtor must cure all post-petition arrearages as follows:

- Beginning on February 1, 2021, regular monthly mortgage payments shall continue to be made, currently in the amount of \$1,981.63.

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Debtor: Cheryl Borowski

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3. Payments to the Secured Creditor shall be made to the following address(es):

✓ Regular monthly payment: NewRez LLC d/b/a Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603-0826

4. In the event of Default:

If the Debtor fails to make any regular monthly payments within fifteen (15) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

5. Award of Attorneys' Fees:

✓ The Applicant is awarded attorney's fees of \$700.00 expended in relation to the Creditor's Certification of Default (\$200) and the cost of defense to the instant motion (\$500). The fees and costs are payable through the Chapter 13 plan.